

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Darnell M Howell**  
**Melissa Howell**  
Debtor(s)

Bankruptcy Case No.: 15-22761-JAD

Chapter: 13  
Docket No.: 115 – 114

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 28th of October, 2020, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 12/28/20**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **1/6/21 at 11:00 AM in Telephone Conference** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **12/28/20**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: **All Parties**

In re:  
Darnell M Howell  
Melissa Howell  
Debtor(s)

Case No. 15-22761-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 28, 2020

User: jfur  
Form ID: 408

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Darnell M Howell, Melissa Howell, 2503 Grandview Ave, McKeesport, PA 15132-7829
cr	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
14085613	+ AAS Debt Recovery, Po Box 129, Monroeville, PA 15146-0129
14085614	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
14122173	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14341645	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14085618	+ Federal Loan Servicing/PHEAA, PO BOX 69184, Harrisburg, PA 17106-9184
14085619	+ HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
14085621	+ PENNSYLVANIA HOUSING FINAN, 2101 N Front St, Harrisburg, PA 17110-1086
14110762	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14085622	+ PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14136864	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14146040	+ U.S BANK NATIONAL ASSOCIATION, Pennsylvania Housing Finance Agency, Loan Servicing Division, 211 North Front Street, Harrisburg, Pennsylvania 17101-1406
14141273	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14085617	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 29 2020 02:37:00	CITIZENS BANK, 1 Citizens Dr, Riverside, RI 02915
14085615	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:08:32	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14106110	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:08:32	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14085616	+ Email/Text: bankruptcy@cavps.com	Oct 29 2020 02:38:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Valhalla, NY 10595-2322
14110982	+ Email/Text: bankruptcy@cavps.com	Oct 29 2020 02:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14149300	+ Email/Text: kburkley@bernsteinlaw.com	Oct 29 2020 02:39:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14085620	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 29 2020 02:38:00	Midland Credit MGMT, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14121472	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2020 02:07:46	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14085623	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2020 02:08:34	Porfolio Recovery Assocaites, 120 Corporate

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14091764

+ Email/Text: bkyelectnotices@tgsllc.org

Oct 29 2020 02:38:00

Boulevard Suite 100, Norfolk, VA 23502-4952

Texas Guaranteed Student Loan Corp, Attn:  
Bankruptcy, PO BOX 83100, Round Rock TX  
78683-3100

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		U.S BANK NATIONAL ASSOCIATION, Et Al...
jdb	*+	Melissa Howell, 2503 Grandview Ave, McKeesport, PA 15132-7829

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com
Lawrence W. Willis	on behalf of Debtor Darnell M Howell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Melissa Howell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Leon P. Haller	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com, dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	

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cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10